Case 15-35610 Doc 1 Filed 10/20/15 Entered 10/20/15 12:21:59 Desc Main

B1 (Official Form 1) (04/13)	Document	Page 1 of 57	7		
UNITED STATES BANKRU Northern District o	JETCY COURT f Illinois	rage 1 or 57		RY PETITION	
Name of Debtor (if individual, enter Last, First, Middle): Travis, Rose		Name of Joint Debto	or (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-6205		Last four digits of Soc. Se (if more than one, state a	ec. or Individual-Taxpayer I.D. (ITIN)/Complet all):	te EIN	
Street Address of Debtor (No. and Street, City, and State):		Street Address of Joint D	Debtor (No. and Street, City, and State):		
1319 Fairmount Ave Joliet, Illinois	ZIP CODE 60432		ZIP		
County of Residence or of the Principal Place of Business: Will	-	County of Residence or o	of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint I	Debtor (if different from street address):		
walling Address of Debtor (if different from silver address).	ZIP CODE	Walling Address of John L	bestor (ir different from street address).	ZIP CODE	
Location of Principal Assets of Business Debtor (if different from street address a	ibove):			ZIP CODE	
Type of Debtor (Form of Organization)	Nature of (Check of	Business one box.)	Chapter of Bankruptcy the Petition is Filed		
(Check one box.)	Health Care Bus	iness	Chapter 7	• (=)	
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Single Asset Rein 11 U.S.C § 10	al Estate as defined		15 Petition for Recognition	
Corporation (includes LLC and LLP)	Railroad	.()	Chapter 11	eign Main Proceeding	
Partnership	Stockbroker		Chapter 12 Chapter	15 Petition for Recognition	
Other (If debtor is not one of the above entities,	Commodity Broker		of a Fore	eign Nonmain Proceeding	
check this box and state type of entity below.)	Clearing Bank Other				
Chapter 15 Debtors	Tax-Exen	npt Entity	Nature of Debts	(Check one box.)	
Country of debtor's center of main interests:	·	if applicable.) xempt organization	Debts are primarily consumer debts,	Debts are primarily business debts.	
Each country in which a foreign proceeding by, regarding, or against debtor is	under title 26 of t	the United States	defined in 11 U.S.C. § 101(8) as "incurred by		
pending:	Code (the interna	al Revenue Code).	an individual primarily for a personal, family, or		
			household purpose."		
Filing Fee (Check one box.)		<u> </u>	Chapter 11 Debtors		
Full Filing Fee attached.		Check one box	x: a small business debtor as defined ir	n 11 U.S.C. § 101(51D).	
Filing Fee to be paid in installments (applicable to individual signed application for the court's consideration certifying that pay fee except in installments. Rule 1006(b). See Official Fo	t the debtor is unable t	~ -	not a small business debtor as define	ed in 11 U.S.C. § 101(51D).	
Filing Fee waiver requested (applicable to chapter 7 individua	als only). Must attach		aggregate noncontingent liquidated de		
signed application for the court's consideration. See Official	FOIIII 3B.		s or affiliates) are less than \$2,490,92 nt on 4/01/16 and every three years th		
		Check all appl	licable boxes: being filed with this petition.		
		 	ces of the plan were solicited prepetit	tion from one or more	
			f creditors, in accordance with 11 U.S		
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to	to unsecured creditors			THIS SPACE IS FOR COURT USE ONLY	
느			ho no fundo available for		
distribution to unsecured creditors.	and administrative exp	enses paid, there will t	De 110 Turius available 101		
Estimated Number of Creditors					
1-49 50-99 100-199 200-999 1,000- 5,000		10,001- 25,000 50,000			
Estimated Assets					
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 to \$1 million to \$10 mill				e than illion	
Estimated Liabilities					
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001	\$10,000,001	\$50,000,001 \$10	00,000,001 \$500,000,001 More	e than	
\$50,000 \$100,000 \$500,000 to \$1 million to \$10 mill				illion	

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Voluntary Petition Document (This page must be completed and filed in every case.)	Rege ⊈bofs57 Rose Travis	,		
All Prior Bankruptcy Cases Filed Within L	ast 8 Years (If more tha	n two, attach additional shee	t.)	
Location Where Filed:	Case Number:		Date Filed:	
Location Where Filed:	Case Number:		Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this D	Debtor (If more than one, at	tach additional sheet.)	
Name of Debtor:	Case Number:		Date Filed:	
District:	Relationship:		ludge:	
District.	rtelationship.		Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	that [he or she] may proce	eed under chapter 7, 11, 12, cole under each such chapter.	ebtor is an individual	nd have
Exhibit A is attached and made a part of this petition.	X /s/ Nathan I	Delman	n/a	
		Attorney for Debtor(s)		
Yes, and Exhibit C is attached and made a part of this petition. No. Exhi (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a Exhibit D completed and signed by the debtor is attached and made a part of this part of this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this part of this part of this is a joint petition:	separate Exhibit D.)			
Information Regardin (Check any a (Check	pplicable box.) i, or principal assets in iny other District. thership pending in this ss or principal assets in an action or proces	n this District for 180 da s District. in the United States in t	this District, or has	
Certification by a Debtor Who Reside		sidential Property		
Landlord has a judgment against the debtor for possession of debtor's residence	e. (If box checked, cor	mplete the following.)		
	(Name of landlord tha	nt obtained judgment)		
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are circumstance gave rise to the judgment for possession, after the judgment for possession was Debtor has included with this petition the deposit with the court of any rent that	s entered, and would become due du	•	·	ault that

1 (Officia	ol Form 1) (04/13)Case 15-35610	Doc 1	Filed 10/20/15	Ent	ered 10/20/15 12:21:59	Desc Main	Page 3
Volun	tary Petition		Document		e ©of(s57		
(This _I	page must be completed and filed in eve	ery case.)		Rose	Travis		
			Signa	tures			
	Signature(s) of Debtor(s) (Individua	l/Joint)		Signature of a Foreign	Representative	
[If petition 7] I am the relies [If no at	e under penalty of perjury that the information provi- oner is an individual whose debts are primarily cons- aware that I may proceed under chapter 7, 11, 12 if a vailable under each such chapter, and choose to tomey represents me and no bankruptcy petition pro- enotice required by 11 U.S.C. § 342(b).	umer debts and l or 13 of title 11, proceed under c	has chosen to file under chapter United States Code, understand hapter 7.	the fore	e under penalty of perjury that the information proving representative of a debtor in a foreign proceeding only one box.)	ng, and that I am authorized to file 15 of title 11, United State	e this petition. es Code.
I reques	st relief in accordance with the chapter of title 11, U	nited States Cod	le, specified in this petition.		ertified copies of the documents required ursuant to 11 U.S.C. § 1511, I request rel	,	
X	/s/ Rose Travis			┗┛ tit	le 11 specified in this petition. A certified the foreign main proceeding is attached	copy of the order granting	
X	Signature of Debtor			X	(Signature of Foreign Representative)	
	Signature of Joint Debtor				(Printed Name of Foreign Representa	ative)	
	Telephone Number (if not represented	by attorney)					
	n/a				Date		
	Date						
	Signature of A	ttorney*			Signature of Non-Attorney Ban	kruptcy Petition Prepar	rer
_	/s/ Nathan Delman Signature of Attorney for Debtor(s)			(2) I pre and the orguide chargea preparir	e under penalty of perjury that: (1) I am a bankrupto pared this document for compensation and have protices and information required under 11 U.S.C. § ines have been promulgated pursuant to 11 U.S.C. ble by bankruptcy petition preparers, I have given t g any document for filing for a debtor or accepting Official Form 19 is attached.	ovided the debtor with a copy of § 110(b), 110(h), and 342(b); and § 110(h) setting a maximum fee the debtor notice of the maximum	this document d, (3) if rules for services a amount before
	Nathan Delman Printed Name of Attorney for Debtor(s)			-			
	·	5)			Printed Name and title, if any, of Bankı	uptcy Petition Preparer	
	Semrad Law Firm				•	, ,	
	Firm Name 20 S. Clark, 28th Floor, Chicago, IL	. 60603			Social-Security number (If the bankrup individual, state the Social-Security number)	ımber of the officer, princi	ipal,
	Address Talanhara Number				responsible person or partner of the be (Required by 11 U.S.C. § 110.)	ankruptcy petition prepare	er.)
	Telephone Number						
	n/a				Address		
	Date ase in which § 707(b)(4)(D) applies, this signature is knowledge after an inquiry that the information in the contract of			X	Signature		
	Signature of Debtor (Corp	oration/Par	tnership)				
	e under penalty of perjury that the information provi en authorized to file this petition on behalf of the de		on is true and correct, and that I		Date		
The del	otor requests the relief in accordance with the chap	eter of title 11, Un	ited States Code, specified in this		ure of bankruptcy petition preparer or officer, princip Security number is provided above.	al, responsible person, or partne	r whose
X	Signature of Authorized Individual		Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			eparing this	
	orginature of Authorized Individual			If more than one person prepared this document, attach additional sheets conforming to the			ne
	Printed Name of Authorized Individual	l 			riate official form for each person.	3 to t	
	Title of Authorized Individual	-			truptcy petition preparer's failure to comply with the kruptcy Procedure may result in fines or imprisonn		

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Rose Travis	Case No
	Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exhibit D) (12/09) – Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Rose Travis
Date:

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re	Rose Travis ,	,	Case No.
	Debtor		
			Chapter Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$0.00		
B - Personal Property	YES	3	\$5,850.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$3,590.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$47,564.02	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$893.80
J - Current Expenditures of Individual Debtor(s)	YES	3			\$921.00
	TOTAL	16	\$5,850.00	\$51,154.02	

Document

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NORTHERN DISTRICT OF ILLINOIS

In re	Rose Travis ,	Case No						
	Debtor	Chapter	Chapter 7					
	STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)							
chapte	If you are an individual debtor whose debts are primarily 7, 11 or 13, you must report all information requested be	y consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § alow.	101(8)), filing a case under					

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$893.80
Average Expenses (from Schedule J, Line 22)	\$921.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$638.59

State the following:

otate the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$47,564.02
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$47,564.02

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n re	Rose Travis			Case No.		

Debtor

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
none				

(Report also Summary of Schedules.)

\$0.00

Total:

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n re	Rose Travis			Case No.		

In re	Rose Travis	Case No.	
	Debtor	·	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Х			
Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Woodforest Bank	N/A	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Misc Household Goods	N/A	\$750.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		Used Clothing	N/A	\$400.00
7. Furs and jewelry.	Х			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			

	Debtor				'	(If known)	
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SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Ford Focus 166,000 miles	N/A	\$4,600.00
26. Boats, motors, and accessories	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
		1 continuation sheets a (Include amounts from any confused sheets attached. Report total Summary of Sch	tinuation I also on	\$5,850.00

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In re Rose Trav	is	_	Case No.	
Debtor				(If known)
	CHEDULE C - PROPER	TY CLAIME		
Debtor claims the exemptions to which debtor (Check one box)	or is enutied under.		—	homestead exemption that exceed
11 U.S.C. § 522(b)(2)			\$155,675.*	
11 U.S.C. § 522(b)(3)				
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	I	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking Account Woodforest Bank	Miss. Code Ann. § 85-3-1(a)		\$100.00	\$100.00
Misc Household Goods	Miss. Code Ann. § 85-3-1(a)		\$750.00	\$750.00
Used Clothing	Miss. Code Ann. § 85-3-1(a)		\$400.00	\$400.00

⁰ continuation sheets attached to Total: Schedule C - Property Claimed as Exempt \$1,250.00 \$1,250.00 (Use only on last page)

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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o ro	Poco Travic			Case No	

In re	Rose Travis	Case No.	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. XXX9826		Н	INCURRED				\$3,590.00	\$0.00
BWAY MOTOR 1920 West Pine St Hattiesburg, MS 39401			10/1/2014 DESCRIPTION 2004 FORD FOCUS 166,000 MILES VALUE: \$4,600.00 NATURE OF LIEN REMARKS VALUE \$4,600.00					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached	_		(Total		Subto is pa		\$3,590.00	\$0.00
			(Use only	on la		otal: ige)	\$3,590.00	\$0.00
							(Report also on Summary of	(If applicable, report also on

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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	Debtor				(If known)	

Debtor

Contributions to employee benefit plans

whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

·
Check this box if the debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 says immediately preceding the filing of the original petition, or the cessation of business,

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Certain far	rmers and fishermen						
Claims of	certain farmers and fisherme	en, up to \$6,150	0* per farmer or fisherman	, against the debtor, as prov	rided in 11 U.S.C. §	507(a)(6).	
Deposits b	oy individuals						
Claims of provided. 11 U.S		deposits for th	e purchase, lease, or renta	al of property or services for	personal, family, or	household use, that were not delivered	d o
Taxes and	Certain Other Debts Owe	d to Governn	nental Units				
Taxes, cus	stoms duties, and penalties o	wing to federa	I, state, and local governm	ental units as set forth in 11	U.S.C. § 507(a)(8).		
Commitme	ents to Maintain the Capit	al of an Insui	red Depository Institution	on			
	sed on commitments to the n, or their predecessors or su				•	Board of Governors of the Federal (9).	
Claims for	Death or Personal Injury	While Debtor	r Was Intoxicated				
	death or personal injury resist. § 507(a)(10).	ulting from the	operation of a motor vehic	le or vessel while the debto	r was intoxicated fro	m using alcohol, a drug, or another	
Administra	ative allowances under 11	U.S.C. Sec. 33	30				
	sed on services rendered by for in accordance with 11 U.S			n, or attorney and by any pa	raprofessional perso	on employed by such person as appro	ved
			0 continua	tion sheets attached			

^{*}Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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<u></u>	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W." "J." or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedule and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXX0002 Medical Payment Data 2525 N. Shadeland Indianapolis, IN 46219		Н	INCURRED 2/1/2015 DESCRIPTION 001 COLLECTION REMARKS				\$26,515.00
ACCOUNT NO. XXXXXX0953 FRANKLIN COLLECTION SV 2978 W Jackson St Tupelo, MS 38801		Н	INCURRED 9/1/2014 DESCRIPTION 001 COLLECTION REMARKS				\$3,611.00
ACCOUNT NO. XXXXXX0004 NETWORK COLLECTION S P O BOX 1725 HATTIESBURG, 39403-1725	_	Н	INCURRED 3/1/2012 DESCRIPTION COLLECTION REMARKS				\$1,264.00
ACCOUNT NO. XXXXXXXXX3567 PROFESSIONAL COLLECTIO 5156 RIVER RD STE I COLUMBUS, 31904		Н	INCURRED 5/1/2014 DESCRIPTION 001 COLLECTION REMARKS				\$1,092.00
ACCOUNT NO. XXXXXX1547 MED BUSI BUR 1460 RENAISSANCE D SUITE 400 PARK RIDGE, 60068		Н	INCURRED 12/1/2013 DESCRIPTION 001 COLLECTION REMARKS				\$634.00
4 continuation sheets attached	<u> </u>	<u> </u>	(To	otal of		total: age)	\$33,116.00

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(If known)

MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXXX7023 FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, 57107		Н	INCURRED 7/1/2008 DESCRIPTION CREDITCARD REMARKS				\$566.00
ACCOUNT NO. FIRST PREMIER BANK 501 S MINNESOTA AVE SIOUX FALLS, 57104		Н	INCURRED 7/1/2008 DESCRIPTION CREDITCARD REMARKS				\$566.00
ACCOUNT NO. XXXX9499 DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, 32256		Н	INCURRED 6/1/2015 DESCRIPTION 001 COLLECTION REMARKS				\$489.00
ACCOUNT NO. XXXXXXXX3407 ACCEPTANCE 163 Turtle Creek # 40 Hattiesburg, MS 39402		Н	INCURRED 3/1/2010 DESCRIPTION INSTALLMENTLOAN REMARKS				\$482.00
ACCOUNT NO. XXX0651 SOUTHFINS PO BOX 15203 114 N 40TH AVE STE HATTIESBURG, 39407		Н	INCURRED 6/1/2014 DESCRIPTION COLLECTION REMARKS				\$411.00
ACCOUNT NO. XXXXXXXXXXXXX5384 SALUTE 1421 Foster St Little Rock, AR 72204		Н	INCURRED 5/1/2008 DESCRIPTION CREDITCARD REMARKS				\$404.00
ACCOUNT NO. SEVENTH AVENUE 1112 7TH AVE MONROE, 53566	_	Н	INCURRED 8/1/2008 DESCRIPTION CREDITCARD REMARKS				\$268.00
ACCOUNT NO. XXX0265 CREDITORS COLLECTION B 755 ALMAR PKWY BOURBONNAIS, 60914		Н	INCURRED 1/1/2014 DESCRIPTION 001 COLLECTION REMARKS				\$218.00
ACCOUNT NO. XXX2378 BULLCITY FINANCIAL SOL 2609 N Duke #500 Durham, NC 27704		Н	INCURRED 6/1/2014 DESCRIPTION 001 COLLECTION REMARKS				\$200.00

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. DR LEONARDS/CAROL WRIG 1515 S 21ST ST CLINTON, 52732		Н	INCURRED 5/1/2013 DESCRIPTION CREDITCARD REMARKS				\$67.00
ACCOUNT NO. Alpha Recovery Corp 5660 Greenwood Plaza Blvd # 101 Englewood, CO 80111		Н	INCURRED N/A DESCRIPTION COLLECTING FOR - MILESTONE MASTERCARD REMARKS				\$450.41
ACCOUNT NO. SUNRISE CREDIT SERVICE 234 AIRPORT PLAZA BLVD S FARMINGDALE, 11735		Н	INCURRED N/A DESCRIPTION COLLECTING FOR - PUBLISHERS CLEARING HOUSE REMARKS				\$54.41
ACCOUNT NO. Payments MD PO Box 3475 Toledo, OH 43607		Н	INCURRED N/A DESCRIPTION RIVERS PHYSICIAN GROUP REMARKS				\$1,143.00
ACCOUNT NO. Nashville Adjustment Bureau PO Box 1022 Wixom, MI 48393		Н	INCURRED N/A DESCRIPTION VANDERBILT MEDICAL GROUP REMARKS				\$122.50
ACCOUNT NO. Wesley Physician Services LLC 1501 E Mockingbird # 425 Victoria, TX 77904		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$183.00
ACCOUNT NO. Comcast Bankruptcy Dept 11621 E. Marginal Way # 5 Seattle, WA 98168		Н	INCURRED N/A DESCRIPTION UTILITY REMARKS				\$313.96
ACCOUNT NO. Network Services PO Box 1725 Hattiesburg, MS 39403		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$37.00
ACCOUNT NO. Southern Surgical Associates 139 Fairfield Hattiesburg, MS 39402		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$1,636.00

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(If known)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Pine Belt Anesthesia LLC PO Box 22505 Jackson, MS 39225	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$1,092.00
ACCOUNT NO. Comprehensive Rad Services 5000 W Fourth St Hattiesburg, MS 39402		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$247.00
ACCOUNT NO. EM Strategies PO Box 366 Hinsdale, IL 60522	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$634.00
ACCOUNT NO. Associated Radiologists of Joliet 6801 W 73rd # 637 Bedford Park, IL 60499	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$218.00
ACCOUNT NO. Vanderbilt Medical Group 719 Thompson Lane # 30330 Nashville, TN 37204		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$122.50
ACCOUNT NO. Silver Cross Hospital 1900 Silver Cross Blvd New Lenox, IL 60451	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$3,045.87
ACCOUNT NO. HubCare Pathology PA 5052 W Fourth St Hattiesburg, MS 39402	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$411.00
ACCOUNT NO. Vanderbilt Medical Group 719 Thompson Lane # 30330 Nashville, TN 37204	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$122.50
ACCOUNT NO. University of Virginia Health System PO Box 9007 Charlottesville, VA 22906	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$206.00

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Dish Network 9601 S Meridian Blvd Englewood, CO 80112		Н	INCURRED N/A DESCRIPTION UTILITY REMARKS				\$631.30
ACCOUNT NO. Meridian Medical Associates 2100 Glenwood Ave Joliet, IL 60435		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$106.57
4 of 4 continuation sheets attached	•		(To	tal of		total: age)	\$737.87
		(Use only on	last page of the completed Schedule F.) (Report also on Summary applicable, on the Statistical Summary of Certain Liabilitie		edules		\$47,564.02

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contract, i.e., "Purchase lease or contract descr such as "A.B., a minor	tory contracts of any n er," "Agent," etc. State ibed. If a minor child is	ature and all u whether debto a party to one ardian." Do no	nexpired leases of real or r is the lessor or lessee of e of the leases or contract ot disclose the child's nam	personal property. Include any timeshare interest a lease. Provide the names and complete mailin s, state the child's initials and the name and addie. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 100	s. State nature of debtor's interest in g addresses of all other parties to each ress of the child's parent or guardian,
	ILING ADDRESS, IN PARTIES TO LEASE		P CODE, OF OTHER ACT.	DESCRIPTION OF CONTRACT OR LEASE INTEREST. STATE WHETHER LEASE PROPERTY. STATE CONTRACT NUI	S FOR NONRESIDENTIAL REAL MBER OF ANY GOVERNMENT
				CONTRA	ici.

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	Debtor					(If known)
			SCHEDULE H	- CODEBTORS	;	
of creditors. Include all guara California, Idaho, Louisiana, I the case, identify the name of Include all names used by the	ntors and co-sign Nevada, New Me the debtor's spou e nondebtor spou e name and add	ners. If the del xico, Puerto F use and of any se during the ress of the ch	otor resides or resided in a Rico, Texas, Washington, o r former spouse who reside eight years immediately pr	community property state, r Wisconsin) within the eigh s or resided with the debtor eceding the commencemen	commonwealth, or te at-year period immedia r in the community pro nt of this case. If a mir	ots listed by the debtor in the schedules stritory (including Alaska, Arizona, ately preceding the commencement of operty state, commonwealth, or territory, nor child is a codebtor or a creditor, n." Do not disclose the child's name.
Check this box if the deb	otor has no codeb	tors.				
NAME	AND ADDRESS	S OF CODEE	TOR	NA	ME AND ADDRESS	OF CREDITOR

Case 15-35610 Doc 1 Filed 10/20/15 Entered 10/20/15 12:21:59 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Rose Travis A supplement showing post-petition Middle Name First Name Last Name chapter 13 income as of the following date: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name MM / DD / YYYY United States Bankruptcy Court for the: **Northern District of Illinois** Case number (if known) Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse 1. Fill in your employment information. **Employment status** Employed **Employed** If you have more than one job, Not Employed Not Employed attach a separate page with information about additional **Bus Monitor** Occupation employers. Septran Inc Employer's name Include part time, seasonal, or self-employed work. 550 N Commons Dr **Employer's address** Number Street Number Street Occupation may include student or homemaker, if it applies. Aurora, Illinois 60504 Zip Code Zip Code 4 months How long employed there? **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll \$855.36 \$0.00 deductions.) If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00 \$0.00 \$855.36 Calculate gross income. Add line 2 + line 3. \$0.00

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Debtor 1

Rose

First Name Middle Name Last Name For Debtor 2 or For Debtor 1 non-filing spouse 4. \$855.36 Copy line 4 here.....→ \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$157.56 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance \$0.00 \$0.00 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$157.56 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7 \$0.00 \$697.80 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 monthly net income. 8a 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. \$0.00 \$0.00 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs 8f. \$196.00 \$0.00 8g. Pension or retirement income 8g. \$0.00 \$0.00 \$0.00 8h. Other monthly income. Specify: \$0.00 8h. + 9. **Add all other income** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 9. \$196.00 10. Calculate monthly income. Add line 7 + line 9. \$0.00 \$893.80 10. \$893.80 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$893.80 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Case 15-35610 Doc 1 Filed 10/20/15 Entered 10/20/15 12:21:59 Desc Main Fill in this information to identify your case: An amended filing Debtor 1 Rose Travis A supplement showing post-petition chapter 13 Middle Name First Name Last Name expenses as of the following date: Debtor 2 First Name Middle Name Last Name MM / DD / YYYY (Spouse, if filing) A separate filing for Debtor 2 because Debtor 2 **Northern District of Illinois** United States Bankruptcy Court for the: maintains a separate household Case number (if known) Official Form B 6J 12/13 **Schedule J: Your Expenses** Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have Dependent's Does dependent live Dependent's relationship to dependents? Yes. Fill out this information for Debtor 1 or Debtor 2 with you? each dependent..... Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4.The rental or home ownership expenses for your residence. Include first mortgage payments and \$300.00 any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes \$0.00 4b. Property, homeowner's, or renter's insurance \$0.00 4c. Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues \$0.00

Case 15-35610 Doc 1 Rose

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Debtor 1

First Name

Middle Name

Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6.Utilities:		
6a. Electricity, heat, natural gas	6a.	\$150.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d.	\$0.00
7. Food and housekeeping supplies	7.	\$196.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$25.00
10. Personal care products and services	10.	\$25.00
11. Medical and dental expenses	11.	\$25.00
 Transportation Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$0.00
15b. Health insurance	15b.	\$0.00
15c. Vehicle insurance	15c.	\$0.00
15d. Other insurance. Specify:	15d.	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20 Specify:	16.	\$0.00
17.Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$0.00
17b. Car payments for Vehicle 2	17b.	\$0.00
17c. Other. Specify:	17c.	\$0.00
17d. Other. Specify:	17d.	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$0.00
19. Other payments you make to support others who do not live with you Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		
20a. Mortgages on other property	20a.	\$0.00
20b. Real estate taxes	20b.	\$0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00
20e. Homeowner's association or condominium dues	20e.	\$0.00

Debtor 1	Case 15-3 Rose	35610 Doc 1	Filed 10/20/15	Entered 10/20/15 12:21:59 Page 26 of 57	Desc Main	
	First Name	Middle Name	Last Name	(if known)		
21. Other. S	Specify:				21. +	\$0.00
	onthly expenses. Add l	-			22.	\$921.00
23.Calculat	e your monthly net in	come			·	
23a. Cop	y line 12 <i>(your combine</i>	d monthly income) fron	n Schedule I.		23a	\$893.80
23b. Cop	y your monthly expense	s from line 22 above			23b	\$921.00
	tract your monthly exper result is your monthly n	, ,	income.		23c.	(\$27.20)
24. Do you e	expect an increase or o	decrease in your exp	enses within the year aft	er you file this form?		
			oan within the year or do yo a modification to the terms			
Yes.	Explain here:					

 $\underset{\text{B6 Declaration (Official Form 6 - Declaration) (12/07)}{\text{Case } 15\text{-}35610}$

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		Doddinone	1 ago =1 01 01		
In re	Rose Travis			Case No.	
	Debtor			•	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULE

	DECLARATIO	ON UNDER PENALTY OF PRI	EJURY BY INDIVIDUA	AL DEBTOR	
I declare	under penalty of perjury that I have read the for	egoing summary and schedules	s, consisting of1	sheets, and that they are	true and correct to the best of
my knowledge	e, information, and belief.				
Date	10/20/2015	Signature		/s/ Rose Travis	
		<u> </u>		Debtor	
Date		Signature			
	_			(Joint Debtor, if any)	
			[If joint case, both spou	ses must sign.]	
	DECLARATION AND SIGNATURE	OF NON-ATTORNEY BANK	RUPTCY PETITION F	PREPARER (SEE 11 U.S.C.	§ 110)
provided the obeen promulg	under penalty of perjury that: (1) I am a bankrup debtor with a copy of this document and the notic pated pursuant to 11 U.S.C. § 110(h) setting a m ount before preparing any document for filing fo	ces and information required uncaximum fee for services charge	der 11 U.S.C. §§ 110(b) able by bankruptcy peti), 110(h) and 342(b); and, (3) tion preparers, I have given th	if rules or guidelines have
Printed or Ty	ped Name and Title, if any, of Bankruptcy Petition	on Preparer	Social Security No. (Required by 11 U.S.	.C. § 110.)	
	ptcy petition preparer is not an individual, state signs this document.	the name, title (if any), address	s, and social security nu	mber of the officer, principal,	responsible person, or
Address					
Χ					
Signature	of Bankruptcy Petition Preparer		Date		
Names and S	Social Security numbers of all other individuals w	who prepared or assisted in prep	paring this document, ur	nless the bankruptcy petition	preparer is not an individual:
If more than o	one person prepared this document, attach addit	tional signed sheets conforming	to the appropriate Offici	al Form for each person.	
	petition preparer's failure to comply with the pr 18 U.S.C. § 156.	rovisions of title 11 and the Fede	eral Rules of Bankruptcy	/ Procedure may result in fine	es or imprisonment or both. 11
	DECLARATION UNDER PE	NALTY OF PREJURY ON BE	HALF OF A CORPOR	ATION OR PARTNERSHIF	,
I, the		[the president or other officer or	an authorized agent of	the corporation or a membe	r or an authorized agent of the
partnership]	of the	[corporation or partner	rship] named as debtor	in this case, declare under pe	enalty of perjury that I have
	going summary and schedules, consisting of formation, and belief.	sheets (Total shown o	on summary page plus 1), and that they are true and	correct to the best of my
Date		Signature _			
		-	[Print or type name	of individual signing on beha	If of debtor.]
[An individual	signing on behalf of a partnership or corporation	on must indicate position or relat	tionship to debtor.]		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Rose Travis	,	Case No	
	Debtor			(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,835.09 Debtor 1: Septran (01/01/2015 - 10/20/2015)

\$8,000.00 Debtor 1: Estimated Employment Income (01/01/2014 - 12/31/2014) \$16,000.00 Debtor 1: Estimated Employment Income (01/01/2013 - 12/31/2013)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$980.00 Debtor 1: Link (01/01/2015 - 10/20/2015)

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** **AMOUNT** PAID

AMOUNT STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS** **AMOUNT** STILL **OWING**

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING** COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF **SEIZURE** **DESCRIPTION** AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF **ASSIGNMENT** **TERMS OF ASSIGNMENT** OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT **CASE TITLE & NUMBER** DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT **DESCRIPTION** AND VALUE Of GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY**

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF

OR SURRENDER,

DATE OF TRANSFER

CONTENTS IF ANY

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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DATE OF

AMOUNT OF SETOFF

NAME AND ADDRESS OF CREDITOR

SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

149 Walter Myers Rd Petal, MS 39465 Travis. Rose

7/1/2012 - 3/1/2015

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

OF GOVERNMENTAL UNIT NOTICE AND ADDRESS LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS **ADDRESS**

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME AND ADDRESS

DATES SERVICES RENDERED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

BEGINNING AND NAME **ADDRESS ENDING DATES**

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT

OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES

OF CUSTODIAN

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

√ None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

✓

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

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TITLE NAME AND ADDRESS DATE OF TERMINATION

2	Withdrawals	f			-1:-4-:14:	L		_
13	withdrawais	trom a	nartnersnin	Or I	aistriniitians	nv s	a cornoratioi	п

!	vone	
ı	✓	

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	10/20/2015	Signature of Debtor	/s/ Rose Travis
Date		Signature of Joint Debtor (if any)	
[If completed on k	nehalf of a partnership or corporation]		
•	enalty of perjury that I have read the answer of my knowledge, information and belief.	5 5	ancial affairs and any attachments thereto and that they are true and
Date		Signature	
		Print Name and Title	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

_continuation sheets attached

maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have

provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), addre partner who signs this document.	ss, and social-security number of the officer, principal, responsible person, or
Address	
Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT

	N	orthern District of Illinois	
In re	Rose Travis	Case No.	
	Debtor	Chapter	7
	CHAPTER 7 INDIVID	UAL DEBTOR'S STATEMENT OF INTENTION	
PART A - Debts s necessary.)	ecured by property of the estate. (Part A must be fully	completed for EACH debt which is secured by property of the estate. Attach additi	onal pages if
Property No. 1			
Creditor's Nam	e:	Describe Property Securing Debt:	
BWAY MOTOR		2004 Ford Focus 166,000 miles Value: \$4,600.00	
Property will be ((check one):		
Surr	rendered Retained	Claim as Exempt and Avoid Lien	
If retaining the pr	roperty, I intend to (check at least one):		
Red	leem the property		
Rea	ffirm the debt		
Oth	er. Explain	(for example, avoid lien using 11 U.S.C. § 522(f)).	

Not claimed as exempt

Property is (check one):

Claimed as exempt

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Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): YES ☐ NO Property No. 2 (if necessary) Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): YES □ NO Property No. 3 (if necessary) Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): YES □ NO 0 continuation sheepts attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. 10/20/2015 /s/ Rose Travis Date: Signature of Debtor

Signature of Joint Debtor

B 203 (12/94)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Prior to the filing of this statement I have received \$0.00	In re	Rose Travis		Case No.	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 328(a) and Feet Banks. P. 2016(b), learlify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptory or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with fine bankrupticy case is as follows: For legal services. I have agreed to accept \$0.00 Prior to the filling of this statement I have received \$0.00 Balance Due 2. The source of the compensation paid to me was: Debtor	_	Debtor			(If known)
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr, P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or a greed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept Frior to the filling of this statement I have received Balance Due 2. The source of the compensation paid to me was: □ Debtor 3. The source of the compensation paid to me is: □ Other (specify) 1. Put have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation. Is altached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy: b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required: c. Representation of the debtor's the meeting of creditions and confirmation hearing, and any adjourned hearings thereof: 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10202015 10202015 10202015 10202015 10203017 1				Chapter	Chapter 7
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr, P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or a greed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept Frior to the filling of this statement I have received Balance Due 2. The source of the compensation paid to me was: □ Debtor 3. The source of the compensation paid to me is: □ Other (specify) 1. Put have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation. Is altached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy: b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required: c. Representation of the debtor's the meeting of creditions and confirmation hearing, and any adjourned hearings thereof: 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10202015 10202015 10202015 10202015 10203017 1					
year before the filing of the petition in bankruptor, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptory case is as follows: For legal services, I have agreed to accept Firor to the filing of this statement I have received Saud Balance Due 2. The source of the compensation paid to me was: Debtor Other (specify) none 3. The source of the compensation paid to me is: Debtor Other (specify) I have not agreed to share the above-disclosed compensation with any other person unless they are members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Date CERTIFICATION Signature of Attorney Semirad Law Firm		DISCLOSURE OI	F COMPENSATION	ON OF ATTORNEY FOR D	DEBTOR
Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor 3. The source of the compensation paid to me is: Debtor Other (specify) 1. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/20/2015 //s/ Nathan Delman Signature of Attorney Seminal Law Firm	1	year before the filing of the petition in bankruptcy,	or agreed to be paid to me, for	e attorney for the abovenamed debtor(s) and the services rendered or to be rendered on beh	hat compensation paid to me within one alf of the debtor(s) in contemplation of or
8alance Due 2. The source of the compensation paid to me was:		For legal services, I have agreed to accept			\$0.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I have received	t		\$0.00
3. The source of the compensation paid to me is: Other (specify)		Balance Due			\$0.00
A. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	2		Other (specify)	none	
If have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/20/2015 Date Signature of Attorney Semrad Law Firm	3		Other (specify)		
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/20/2015 //s/ Nathan Delman Date Signature of Attorney Semrad Law Firm	4	I have not agreed to share the above-disclosmembers and associates of my law firm.	ed compensation with any oth	ner person unless they are	
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/20/2015 Date Signature of Attorney Semrad Law Firm		members or associates of my law firm. A co	py of the agreement, together		
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/20/2015 Date Signature of Attorney Semrad Law Firm	5	_	_		on in bankruptcy;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/20/2015 /s/ Nathan Delman Date Signature of Attorney Semrad Law Firm		b. Preparation and filing of any petition, sch	nedules, statements of affairs	and plan which may be required;	
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/20/2015		c. Representation of the debtor at the mee	eting of creditors and confirma	tion hearing, and any adjourned hearings the	reof;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/20/2015	6	i. By agreement w ith the debtor(s), the above-disc	losed fee does not include the	e following services:	
proceedings. 10/20/2015 Date /s/ Nathan Delman Signature of Attorney Semrad Law Firm			CERTIFI	CATION	
Date Signature of Attorney Semrad Law Firm			of any agreement or arrangem	nent for payment to me for representation of th	ne debtor(s) in this bankruptcy
Semrad Law Firm		10/20/2015		/s/ Nathan Delman	
	_	Date		Signature of Attorney	
Name of law firm				Semrad Law Firm	
				Name of law firm	

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1250.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: RMT ____

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 10/20/15

Client / TOS Ward Marc

Attorney

Rose Travis Matter Number 453411-001

Initial:

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankrupt cy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7 : Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13 : Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/forms/hotice-individual-consumer-debtor.

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United States Bankruptcy Court

Northern District of Illinois

In re:	Rose Travis	Case No
Debtor(s)		Chapter Chapter7
		C TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE
		Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the cruptcy Code.
Printed name an Preparer Address:	d title, if any, of Bankruptcy Petition	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person
Signature of Bar principal, respon	akruptcy Petition Preparer or officer, asible person, or partner whose Social is provided above.	or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
I (We), the do Bankruptcy Cod	ebtor(s), affirm that I (we) have received and	of the Debtor read the attached notice, as required by § 342(b) of the
	Rose Travis	X /s/ Rose Travis
Printed Name(s)		Signature of Debtor

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

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In re:	Travis, Rose	Case No	
	Debtor(s)	Chapter.	Chapter7
	VERIF	FICATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify	y that the attached list of creditors is true and co	orrect to the best of their knowledge.
Date:	10/20/2015	/s/ Travis, Rose	

Signature of Debtor

Medical Payme@aae 15-35610 Doc 1 Filed 10/20/15 Entered 10/20/15 12:21:59 Desc Main 2525 N. Shadeland Document Page 47 of 57 Indianapolis, 46219

Wesley Medical Center Po Box 16509 Hattiesburg, 39404

FRANKLIN COLLECTION SV 2978 W Jackson St Tupelo, 38801

NETWORK COLLECTION S P O BOX 1725 HATTIESBURG, 39403-1725

PROFESSIONAL COLLECTIO 5156 RIVER RD STE I COLUMBUS, 31904

MED BUSI BUR 1460 RENAISSANCE D SUITE 400 PARK RIDGE, 60068

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, 57107

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, 57104

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, 32256

ACCEPTANCE 163 Turtle Creek Hattiesburg, 39402

SOUTHFINS PO BOX 15203 114 N 40TH AVE STE HATTIESBURG, 39407

SALUTE 4421 Foster St Little Rock, 72204

SEVENTH AVENUE 1112 7TH AVE MONROE, 53566

CREDITORS COLLECTION B 755 ALMAR PKWY BOURBONNAIS, 60914

BULLCITY FINANCIAL SOL 2609 N Duke Durham, 27704

DR LEONARDS/CAROL WRIG 1515 S 21ST ST **CLINTON, 52732**

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BWAY MOTOR 1920 West Pine St Hattiesburg, 39401

Alpha Recovery Corp 5660 Greenwood Plaza Blvd Englewood, 80111

SUNRISE CREDIT SERVICE 234 AIRPORT PLAZA BLVD S FARMINGDALE, 11735

Payments MD PO Box 3475 Toledo, 43607

Nashville Adjustment Bureau PO Box 1022 Wixom, 48393

Wesley Physician Services LLC 1501 E Mockingbird Victoria, 77904

Professional Account Services PO Box 68 Brentwood, 37024

Comcast 11621 E. Marginal Way Bankruptcy Dept Seattle, 98168

Network Services PO Box 1725 Hattiesburg, 39403

Southern Surgical Associates 139 Fairfield Hattiesburg, 39402

Pine Belt Anesthesia LLC PO Box 22505 Jackson, 39225

Comprehensive Rad Services 5000 W Fourth St Hattiesburg, 39402

EM Strategies PO Box 366 Hinsdale, 60522

Associated Radiologists of Joliet 6801 W 73rd Bedford Park, 60499

Vanderbilt Medical Group 719 Thompson Lane Nashville, 37204 Silver Cross Hospital

1900 Silver Cross Blvd
New Lenox, 6045 aSe 15-35610 Doc 1 Filed 10/20/15 Entered 10/20/15 12:21:59 Desc Main
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HubCare Pathology PA 5052 W Fourth St Hattiesburg, 39402

Vanderbilt Medical Group 719 Thompson Lane Nashville, 37204

University of Virginia Health System PO Box 9007 Charlottesville, 22906

Dish Network 9601 S Meridian Blvd Englewood, 80112

Allied Interstate Dept 0063 Palatine, 60055

Meridian Medical Associates 2100 Glenwood Ave Joliet, 60435

	ntary Petition Doc 1 Filed 10/20/15 Document P	Entered 10/20/15 12:21:59 Desc Main Page 3
	page must be completed and filed in every case.)	Rose Travis
	Signa	atures
[If petition 7] I am the relies [If no at read the	Signature(s) of Debtor(s) (Individual/Joint) re under penalty of perjury that the information provided in this petition is true and correct. oner is an individual whose debts are primarily consumer debts and has chosen to file under chapter aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand af available under each such chapter, and choose to proceed under chapter 7. ttorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and a notice required by 11 U.S.C. § 342(b). st relief in accordance with the chapter of title 11, United States Code, specified in this petition. Is/Rose Travis	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X	Signature of Debtor Signature of Joint Debtor Telephone Number (if not represented by attorney)	(Signature of Foreign Representative) (Printed Name of Foreign Representative)
	n/a Date	Date
X	Signature of Attorney* Is/ Nathan Delman Signature of Attorney for Debtor(s) Nathan Delman	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules orguide lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name of Attorney for Debtor(s) Semrad Law Firm Firm Name 20 S. Clark, 28th Floor, Chicago, IL 60603 Address	Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Telephone Number n/a Date	Address
	ase in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney of knowledge after an inquiry that the information in the schedules is incorrect.	Signature
nave be	Signature of Debtor (Corporation/Partnership) e under penalty of perjury that the information provided in this petition is true and correct, and that I en authorized to file this petition on behalf of the debtor. otor requests the relief in accordance with the chapter of title 11, United States Code, specified in this	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X		Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	Signature of Authorized Individual Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §
	Date	156.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
3. I certify that I requested credit counseling services from an approved agency by was unable to obtain the services during the seven days from the time I made my request, and following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit	
counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill the requirements may result in dismissal of your case. Any extension of the 30-day deadling can be granted only for cause and is limited to a maximum of 15 days. Your case may a be dismissed if the court is not satisfied with your reasons for filing your bankruptcy can without first receiving a credit counseling briefing.	a se ne Iso
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of medillness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	credit
I certify under penalty of perjury that the information provided above is true as	ıd
Signature of Debtor:/s/Rose Travis/	e Craws
Date:	

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Debtor

Document

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Case No.		
	(If known)	

DECLARATION (CONCERNING	DEBTOR'S	SCHEDULE
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DECLARATION UNDER PENALTY OF PREJURY BY INDIVIDUAL DEBTOR

D / 40/00/00/E		/	tol- Mai 1
Date 10/20/2015	Signature	/s/ Rose Travis Debtor	1 your vary
Date	Signature	555.5.	
	•	(Joint Debtor, if any)	
		[If joint case, both spouses must sign.]	
DECLARATION	N AND SIGNATURE OF NON-ATTORNEY BANK	(RUPTCY PETITION PREPARER (SEE 11 U.S.C.	§ 110)
provided the debtor with a copy of this do been promulgated pursuant to 11 U.S.C.	ocument and the notices and information required un	I in 11 U.S.C. § 110; (2) I prepared this document for order 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) table by bankruptcy petition preparers, I have given the from the debtor, as required by that section.	if rules or guidelines have
Printed or Typed Name and Title, if any	of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
If the bankruptcy petition preparer is no partner who signs this document.	ot an individual, state the name, title (if any), address	s, and social security number of the officer, principal,	responsible person, or
Address			
X			
Signature of Bankruptcy Petition Prepared	parer	Date	
Names and Social Security numbers of	all other individuals who prepared or assisted in pre	paring this document, unless the bankruptcy petition	preparer is not an individual:
If more than one person prepared this do	ocument, attach additional signed sheets conforming	to the appropriate Official Form for each person.	
A bankruptcy petition preparer's failure t U.S.C. § 110; 18 U.S.C. § 156.	to comply with the provisions of title 11 and the Fede	eral Rules of Bankruptcy Procedure may result in fine	es or imprisonment or both. 11
DECLAR	ATION UNDER PENALTY OF PREJURY ON BE	HALF OF A CORPORATION OR PARTNERSHIP	
I, the	[the president or other officer or	an authorized agent of the corporation or a member	or an authorized agent of the
partnership] of the		ship] named as debtor in this case, declare under pe	
read the foregoing summary and schedo knowledge, information, and belief.	ules, consisting of sheets (Total shown of	on summary page plus 1), and that they are true and o	correct to the best of my
Date	Signature		
	-	[Print or type name of individual signing on behalt	f of debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Document

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NAME AND ADDRESS TITLE

DATE OF TERMINATION

		50	550		000			100			1
22	Withdrawa	le	from	-	nartnarchin	or	distributions	h	-	cornorat	inn
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116	7
STATE OF THE PARTY.	×
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"	3
	ne /

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

Date 10/20/2015

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	ş		

Signature of Debtor /s/ Rose Travis

Signature of Joint Debtor (if any)

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date			
	 -		

Signature

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Official Form 8) (12) ase 15-35610 Doc 1 Filed 10/20/15 Entered 10/20/15 12:21:59 Desc Main

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1 Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): YES NO Property No. 2 (if necessary) Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): YES NO NO Property No. 3 (if necessary) Lease will be Assumed pursuant Lessor's Name: Describe Leased Property: to 11 U.S.C. § 365(p)(2): YES continuation sheepts attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. 10/20/2015 Date: /s/ Rose Travis Signature of Debtor Signature of Joint Debtor

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United States Bankruptcy Court

Northern District of Illinois

In re:	Rose Travis	Case No
33221	Debtor(s)	Chapter
		Chapter Chapter7
		CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
		ey] Bankruptcy Petition Preparer ng the debtor's petition, hereby certify that I delivered to the nkruptcy Code.
	and title, if any, of Bankruptcy Petition	Social Security number (If the bankruptcy petition
Preparer Address:		preparer is not an individual, state the Social
Address.		Security number of the officer, principal, responsible person,
X		or
		partner of the bankruptcy petition preparer.)
55	ankruptcy Petition Preparer or officer,	(Required by 11 U.S.C. § 110.)
	onsible person, or partner whose Social er is provided above.	by 11 0.5.C. § 110.)
		n of the Debtor
		I read the attached notice, as required by § 342(b) of the
Bankruptcy Co	de.	
	Rose Travis	X/s/Rose Travis Ose Wru Juurs
Printed Name(s) of Debtor(s)	Signature of Debtor
Case No. (if kn	own)	X
***		Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

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In re:	Travis, Rose	Case No.	11					
In re:	Debtor(s)	0000110						
		Chapter. Chapter7						
	VERIFICATION OF CREDITOR MATRIX							
	The above named Debtors hereby verify	nat the attached list of creditors is true and correct to the best of their knowled	ige.					
Date:	10/20/2015	/s/Travis, Rose Ja Moso Masie Plan	ς 17 Λ					
	13/23/23 10	Travis Rose						

Signature of Debtor

Ro@ase 15-35610 Doctravis Filed 10/20/15 Entered 10/20/15 12:21:59 Desc Main Debtor 1 Last NameDocument Column A Column B Debtor 1 Debtor 2 or non-filing spouse \$0.00 Ordinary and necessary operating expenses Net monthly income from rental or other real property \$0.00 \$0.00 Copy Here → 7. Interest, dividends, and royalties \$0.00 8. Unemployment compensation \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you For your spouse 9. Pension or retirement income. Do not include any amount received that was a benefit under the \$0.00 Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a. Other Government Assistance \$163,33 10b. 10c. Total amounts from separate pages, if any. \$0.00 Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. \$638.58 \$0.00 \$638.58 Total current monthly income Determine Whether the Means Test Applies to You Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. \$638.58 Copy line 11 here → 12a. Multiply by 12 (the number of months in a year). X 12 12b. The result is your annual income for this part of the form. 12b. \$7,662.96 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the number of people in your household. \$48,239.00 13 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Sign Below Part 3: By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. × /s/ Rose Travis Signature of Debtor 2 Signature of Debtor 1 Date 10/20/2015 MM/ DD/ YYYY MM/ DD/ YYYY If you checked line 14a, do NOT fill out or file Form 22A-2. If you checked line 14b, fill out Form 22A-2 and file it with this form.